

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number		
				Filing Date		Oct. 19, 1999
				First Named Inventor		Shad Hedy
				Group Art Unit		
				Examiner Name		
Sheet	1	of	3	Attorney Docket Number		ABC0105.005 3621

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document Number		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known)			
P/W ↓		5,884,285		Atkins	03/16/1999	
		5,878,403		DeFrancesco et al.	03/02/1999	
		5,873,072		Kight et al.	02/16/1999	
		5,870,721		Norris	02/09/1999	
		5,864,828		Atkins	01/26/1999	
		5,857,191		Blackwell, Jr. et al.	01/05/1999	
		5,825,881		Colvin, Sr.	10/20/1998	
		5,774,882		Keen et al.	06/30/1998	
		5,671,279		Elgamal	09/23/1997	
		5,611,052		Dykstra et al.	03/11/1997	
		5,274,547		Zoffel et al.	12/28/1993	
		5,239,462		Jones et al.	08/24/1993	

FOREIGN PATENT DOCUMENTS								
Examiner Initials	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office	Number	Kind Code (if known)				

Examiner Signature	<i>Shad Hedy</i>	Date Considered	5/9/02
-----------------------	------------------	--------------------	--------

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	
				Filing Date	Oct. 19, 1999
				First Named Inventor	Shad Hedy
				Group Art Unit	
				Examiner Name	
Sheet	2	of	3	Attorney Docket Number	ABC0105.006 3621

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
P.B.		GO NETWORK, "GO Network: Credit reports," < <a href="http://www.go.com/WebDir/Money/Investing/Real_e.../Credit_reports?lk=noframes&amp;svx=relate">http://www.go.com/WebDir/Money/Investing/Real_e.../Credit_reports?lk=noframes&amp;svx=relate</a> >, viewed June 3, 1999	
		EQUIFAX, "Equifax: Changing the Shape of Global Commerce," < <a href="http://www.equifax.com/">http://www.equifax.com/</a> >, viewed June 3, 1999	
		EQUIFAX, "Equifax: Consumers," < <a href="http://www.equifax.com/consumers/consumers.html">http://www.equifax.com/consumers/consumers.html</a> >, viewed June 3, 1999	
		EQUIFAX, "Equifax - Order Your Credit Profile: Welcome," < <a href="http://www.equifax.com/consumer/product/credit-profile/web/welcome">http://www.equifax.com/consumer/product/credit-profile/web/welcome</a> >, viewed June 3, 1999	
		EQUIFAX, "What about Online Security?," < <a href="http://www.equifax.com/consumer/faqs/credit/security.html">http://www.equifax.com/consumer/faqs/credit/security.html</a> >, viewed June 3, 1999	
		ASI CREDIT REPORTS, "Credit Reports Shipped Today - Trans Union/Equifax," < <a href="http://www.asicreditreport.com/">http://www.asicreditreport.com/</a> >, viewed June 3, 1999	
		CREDIT DATA EXCHANGE, INC., "Consumer Credit Reports," < <a href="http://www.cdxinfo.com/concr.htm">http://www.cdxinfo.com/concr.htm</a> >, viewed June 3, 1999	
		CONSUMERINFO.COM, "Credit Report, Free Trial Offer," < <a href="http://www.consumerinfo.com/">http://www.consumerinfo.com/</a> >, viewed June 3, 1999	
	CREDIT.COM, "Credit.Com: Visitor Hub & Homepage," < <a href="http://www.credit.com/index.html?checkcookie=1">http://www.credit.com/index.html?checkcookie=1</a> >, viewed June 3, 1999		

Examiner Signature	<i>Shad Hedy</i>	Date Considered	5/9/2002
-----------------------	------------------	--------------------	----------

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	
				Filing Date	Oct. 19, 1999
				First Named Inventor	Shad Hedy
				Group Art Unit	
				Examiner Name	
Sheet	3	of	3	Attorney Docket Number	ABC0105.006 3621

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE ↓		CREDIT411.COM, "Credit 411: Credit Reports & Credit Monitoring Online," < <a href="http://www.credit411.com/">http://www.credit411.com/</a> >, viewed June 3, 1999	
		NATIONAL CREDIT SOURCE, INC., "Order Your Credit Report Now from NCS - Fast and Secure Delivery," < <a href="http://www.swiftsite.com/ncs/">http://www.swiftsite.com/ncs/</a> >, viewed June 3, 1999	
		NATIONAL CREDIT SOURCE, INC., "Privacy Policy - American Credit Source," < <a href="http://www.swiftsite.com/ncs/creditprivacy.htm">http://www.swiftsite.com/ncs/creditprivacy.htm</a> >, viewed June 3, 1999	

Examiner Signature	<i>Shad Hedy</i>	Date Considered	5/9/02
-----------------------	------------------	--------------------	--------

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.